EXHIBIT A

1	UNITED STATES DISTRICT COURT
2	NORTHERN DISTRICT OF CALIFORNIA
3	000
4	CRUMP INSURANCE SERVICES,) INC.,) IG Jane GROSSMAN
5	INC.,) JG Jane Grossman R S REPORTING Services Plaintiff,)
6)
7	VS.) No. C-07-4636 MMC) MICHAEL P. McGRATH, an)
. 8 9	individual, ALL RISKS, LTD.,) a corporation, and Does 1) through 50, inclusive,)
10	Defendants.)
11)
12	
13	
14	DEPOSITION OF MICHAEL P. McGRATH
15	Volume II
16	(Pages 200 through 274)
17	June 10, 2008
18	
19	
20	Taken before JANE GROSSMAN
21	CSR No. 5225
22	
23	JANE GROSSMAN REPORTING SERVICES Certified Shorthand Reporters
24	1939 Harrison Street, Suite 460 Oakland, California 94612
25	(510) 444-4500

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1
      conclusion. It's vague, ambiguous.
  2
                MR. ASKANAS: Q. What I mean by a "duty to
  3
      loyalty" is to act in Crump's best interests.
  4
           Α.
                While I was where?
  5
           Q.
                Working at Crump.
  6
           A.
                Yes.
  7
           Q.
                You seem unequivocal about that.
  8
           Α.
                Why wouldn't I be?
  9
           Q.
                Is it fair to say that in May 2007 -- would it
10
      be accurate to say in May 2007, you assisted All Risks
11
      in recruiting Cynthia Marty?
                MS. RUTTER: Objection. Calls for a legal
12
13
      conclusion; it's vague, ambiguous.
14
                THE WITNESS: Would it be accurate?
15
                MR. ASKANAS: O. Yes.
16
           Α.
                No, that's not accurate.
17
           Ο.
                How much have you been compensated at
18
      All Risks including salary, signing bonus, any other
19
      bonuses or benefits?
20
                MS. RUTTER: I instruct the witness not to
21
      answer.
22
                That's private information.
-23
                MR. ASKANAS: Compensation at a competitor
24
     may constitute unjust enrichment under Morlife,
25
     M-o-r-l-i-f-e.
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1	intelligent.
2	How were you paid when you joined All Risks?
3	A. Salary.
4	Q. Was there any other component other than
5	salary?
6	A. No.
7	Q. Was there any discussion with regard to how
8	you would receive your salary or what your salary would
9	be based on?
10	A. No.
-11	Q. Was any of your compensation determined by the
12	amount of revenues you generated?
13	A. No.
14	Q. Was any of Ms. Marty's compensation determined
15	by any of the revenues that you generated?
16	MS. RUTTER: Lacks foundation, calls for
17	speculation.
18	THE WITNESS: Don't know.
19	MR. ASKANAS: Q. How was her compensation
20	determined do you know? when she joined All Risks?
21	A. I don't know.
22	MS. RUTTER: Objection. Lacks foundation,
23	calls for speculation.
24	MR. ASKANAS: Q. While at Crump, did you have
25	any understanding as to what restrictions you had

1	And I just laughed about it.
2	Q. And is that the only reason why you didn't use
3	that information when you moved to All Risks for the
4	Alecta business, because the quote was just wrong?
5	A. I wasn't why I used it?
— 6	Q. You had a quote, right, and you thought the
7	quote was terrible?
8	A. Yes.
9	Q. If the quote had been accurate, would you have
10	used it when you moved to All Risks?
11	MS. RUTTER: Calls for speculation, vague and
12	ambiguous.
13	THE WITNESS: If it was accurate?
14	MR. ASKANAS: Q. Yes. If it was something
15	presentable, if you thought it was a good quote?
16	A. Oh, if it was a good quote?
17	Q. Yes.
18	A. And I was able to achieve a broker-of-record
19	letter while I was at All Risks?
20	Q. Yes.
21	A. Sure, I would have used it; absolutely.
22	Q. Even though the quote had been sent to you at
23	Crump?
24	MS. RUTTER: It's not proprietary information,
25	Counsel. That's the whole point.

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1
                MR. ASKANAS: Q. I mean, you wouldn't have
 2
      had any problem using --
 3
                (Addressing counsel) Don't testify.
 4
                MS. RUTTER: It's just so ridiculous, it's
 5
      amazing.
 6
                MR. ASKANAS: Well, it's not -- we're going to
 7
     have to live together for quite a while because the case
      is not settling, despite your hope that it will. So, we
 8
 9
     might as well --
10
               MS. RUTTER: My hope that it will?
11
               MR. ASKANAS: We might as well be civil to
12
     each other.
13
               MS. RUTTER: Believe me, I have every reason
14
     to know that this case will continue. So, I'm prepared
15
     to do that.
16
               MR. ASKANAS: Okay, good.
               MS. RUTTER: I don't know if there's a
17
     question pending.
18
19
               MR. ASKANAS: Q. Let me ask you this --
20
               MS. RUTTER:
                            It's been a long day.
21
               MR. ASKANAS: Q. Let me ask you this: Do you
     have an understanding of what All Risks considers
22
23
     confidential information?
24
               MS. RUTTER: Objection to the extent it calls
25
     for a legal conclusion.
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1 you did not know what Crump considered to be 2 confidential information? 3 MS. RUTTER: Objection to the extent it's overbroad, it's cumulative, and to the extent it calls 4 5 for a legal conclusion. 6 MR. ASKANAS: Q. You can answer the 7 question. I'm sorry. "Is it your testimony" --8 Α. 9 MR. ASKANAS: (Addressing the reporter) Can 10 you repeat the question to the witness? 11 (Whereupon, the record was read as follows: "Question: While you were a Crump •12 13 employee, is it your testimony today, 14 Mr. McGrath, that you did not know what 15 Crump considered to be confidential 16 information?") THE WITNESS: Correct, I did not know what was 17 confidential information. 18 19 MR. ASKANAS: Q. Now, your attorney just testified that -- she said it was not confidential 20 21 information because it was all public record, that it 22 was all publicly available. 23 Was that your understanding, that none of this 24 was confidential information because it was all publicly 25 available?

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                MS. RUTTER: None of what?
 2
                It's vague and ambiguous.
 3
                THE WITNESS: As far as information?
                MR. ASKANAS: Q. Any information. That Crump
 4
     had no confidential information because any information
 5
 6
      it had was all publicly available. That's what your
 7
      attorney just testified.
 8
           Α.
               Everything is public.
 9
           Q.
                So, based on that, there is no confidential
10
      information at Crump? That's your testimony?
11
               MS. RUTTER: It's overbroad. It calls for a
12
     legal conclusion.
13
               THE WITNESS: Correct.
14
               MR. ASKANAS: Q. All right. And is that true
15
     at All Risks also?
16
               MS. RUTTER: Same objections.
17
               THE WITNESS: I would think so, yeah.
18
               MR. ASKANAS: Q. All Risks has no
19
     confidential information? It's all publicly available?
20
     Is that your testimony?
               MS. RUTTER: It's overbroad; it's vague and
21
22
     ambiguous; it calls for a legal conclusion.
23
               MR. ASKANAS: Q. Is that your testimony
24
     today?
25
          Α.
               Yeah, I don't think anything is confidential.
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CERTIFICATE OF REPORTER

I, JANE GROSSMAN, a Certified Shorthand Reporter, hereby certify that the witness in the foregoing deposition was by me duly sworn to tell the truth, the whole truth, and nothing but the truth in the within-entitled cause;

That said deposition is a true record and was taken in shorthand by me, a disinterested person, at the time and place therein stated, and that the testimony of said witness was thereafter reduced to typewriting, by computer, under my direction and supervision;

That before completion of the deposition, review of the transcript [X] was [] was not requested. If requested, any changes made by the deponent (and provided to the reporter) during the period allowed are appended hereto.

I further certify that I am not of counsel or attorney for any of the parties to the said deposition, nor in any way interested in the events of this cause, and that I am not related to any of the parties thereto.

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Dated: June 19, 2008

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JANE GROSSMAN, CSR No. 5225